

Testimony Concerning HB 5443

Insurance Committee, March 3, 2016

MarcAnthony Okun

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES..

- Connecticut has already enacted a law prohibiting municipalities from adopting breed-specific ordinances. (2013, Public Act 13-103). This Act indicates that the legislature believes breed discrimination is not good policy. Therefore, it makes sense to ensure that insurance companies may not participate in breed discrimination either. Unfortunately many insurance companies allow the denial or cancellation of coverage if a homeowner owns a certain breed of dog (Akita, Alaskan Malamute, Chow Chow, Doberman, German Shepherd, Pit Bull, Rottweiler, Siberian Husky, Wolf Hybrid).
- As a lifelong dog lover, I was extremely disappointed to find out that a dog breed would prevent me from purchasing homeowners insurance. I have always been a supporter of Fidelco guide dogs. Unfortunately if I wanted to raise a puppy, I would not be able to obtain homeowners insurance. Sadly German Shepard's are on the list of dogs that the insurance companies consider "Bad Dogs".
- A 2014 position paper released by the American Veterinary Society of Animal Behavior highlights that dog breed is not a reliable indicator of a dog's potential for aggression. Any dog may bite, regardless of the dog's size or sex, or reported breed or mix of breeds. Dog bites are usually due to upbringing, learned behavior, fear, and lack of socialization (e.g. dogs kept as backyard "guard dogs").
- Dog bite statistics that point to certain breeds are unreliable because, given so many dog mixes, it's often difficult to determine breed. "Identification is often made by neighbors, public officials, law enforcement, reporters, etc.—not necessarily by people who work with animals—and even those professionals may not know."

With all of the dogs that are looking for their forever home, a person that knows how to handle and train dogs would be able to rescue a dog without fear of losing their homeowners insurance. Allowing insurance companies discriminate by breed, only perpetuates the misconception of "aggressive" dog breeds. All dogs are a product of their environment.

In closing, I am sure that members of this committee know someone with a dog that is on the above mentioned list. Just know without this bill, they can have their homeowners insurance canceled or denied renewal. Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

MarcAnthony Okun

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